

Fill in this information to identify the case:

Debtor 1 Roger David Patterson

Debtor 2 Tina Marie Patterson
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 19-21533-GLT

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Trust, National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 Court claim no. (if known): 29-1

Last 4 digits of any number you use to identify the debtor's account: 8 2 5 8

Date of payment change: 01/01/2022
Must be at least 21 days after date of this notice

New total payment: \$ 633.14
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 248.14 New escrow payment: \$ 338.79

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Roger David Patterson
First Name Middle Name Last Name

Case number (if known) 19-21533-GLT

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Richard J. Tracy, III
Signature

Date December 9, 2021

Print: Richard J. Tracy, III
First Name Middle Name Last Name

Title Attorney for Creditor

Company Friedman Vartolo LLP

Address 1325 Franklin Ave Suite 160
Number Street
Garden City NY 11530
City State ZIP Code

Contact phone 212-471-5100

Email bankruptcy@friedmanvartolo.com

321 Research Pkwy, Ste 303
 Meriden, CT 06450
 NMLS ID# [REDACTED]

Analysis Date: 10/06/21
 Loan Number: [REDACTED]

Borrower Name: ROGER PATTERSON

ADDRESS SERVICE REQUESTED

[REDACTED]
 ROGER PATTERSON
 2049 WALTON RD
 FINLEYVILLE PA 15332

Customer Service: **866-882-8187**
 Monday through Friday 8:30 a.m. to 9:00 p.m. Eastern Time

Visit Our Website at: www.planethomelending.com
 Email: cs@myloansupport.com

Planet Home Lending, LLC ("Planet") has reviewed your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay items such as property taxes, mortgage insurance and homeowner's insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting January 01, 2022?

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$294.35	\$294.35	\$0.00
Escrow	248.14	252.32	4.18
Shortage/Surplus	0.00	86.47	86.47
Total Monthly Payment	\$542.49	\$633.14	\$90.65

- **Note:** If you currently use a bill pay service to make your monthly payments, please update the amount scheduled for submission in January to reflect the new payment listed above. If you are currently set up on automatic payments with Planet, your January payment will automatically be adjusted to include the above escrow amount(s).
- If you have an adjustable rate mortgage the New Payment Amount may not reflect any pending changes to the Principal and Interest portion of your payment.

2. What are the most common reasons that my escrow payment may change from year to year?

- A. Increases or Decreases in Amounts Billed** – the amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance, and homeowner's insurance premiums. The information below compares the amounts Planet expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Expected Amounts Due	Actual Amounts Due	Difference
COUNTY	\$197.94	\$197.94	\$0.00
HOMEOWNERS	\$1,348.80	\$1,348.80	\$0.00
SCHOOL	\$1,094.03	\$1,144.23	\$50.20
TAXES	\$12.20	\$12.20	\$0.00
VILLAGE/BORO	\$324.49	\$324.49	\$0.00
Total Annual Escrow Payments	\$2,977.46	\$3,027.66	\$50.20
Monthly Escrow Payments	\$248.14	\$252.32	\$4.18

- B. Repayment of Escrow Shortage or Surplus** - According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of \$504.64 in August. This means you will have a shortage of \$1,037.69 in your escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Shortage
-\$4,169.68	\$504.64	(\$1,037.69)
	<i>minus</i>	<i>equals</i>

Please write your loan number on your check and mail this portion with your payment.

COMING YEAR ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. If you want a further explanation please call our toll-free number.

Unless limited by state law, Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Please keep this statement for comparison with the actual activity in your escrow account at the end of the escrow accounting computation year.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Required Balance	Projected Balance
Beginning Balance				\$1,064.14	-\$3,610.18
January	252.32	112.40	HOMEOWNERS	1,204.06	-3,470.26
February	252.32	112.40	HOMEOWNERS	1,343.98	-3,330.34
March	252.32	172.44	COUNTY	1,423.86	-3,250.46
March	0.00	15.30	COUNTY	1,408.56	-3,265.76
March	0.00	10.20	COUNTY	1,398.36	-3,275.96
March	0.00	112.40	HOMEOWNERS	1,285.96	-3,388.36
April	252.32	112.40	HOMEOWNERS	1,425.88	-3,248.44
May	252.32	112.40	HOMEOWNERS	1,565.80	-3,108.52
June	252.32	112.40	HOMEOWNERS	1,705.72	-2,968.60
July	252.32	112.40	HOMEOWNERS	1,845.64	-2,828.68
August	252.32	306.18	VILLAGE/BORO	1,791.78	-2,882.54
August	0.00	18.31	VILLAGE/BORO	1,773.47	-2,900.85
August	0.00	12.20	TAXES	1,761.27	-2,913.05
August	0.00	1,024.13	SCHOOL	737.14	-3,937.18
August	0.00	72.06	SCHOOL	665.08	-4,009.24
August	0.00	48.04	SCHOOL	617.04	-4,057.28
August	0.00	112.40	HOMEOWNERS	504.64	-4,169.68
September	252.32	112.40	HOMEOWNERS	644.56	-4,029.76
October	252.32	112.40	HOMEOWNERS	784.48	-3,889.84
November	252.32	112.40	HOMEOWNERS	924.40	-3,749.92
December	252.32	112.40	HOMEOWNERS	1,064.32	-3,610.00

**Low Balance used to determine escrow overage or shortage.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Payments to Escrow Account		Payments from Escrow Account		Description	Escrow Account Balance
	Projected	Actual	Projected	Actual		
					Beginning Balance	-\$3,601.02
December	248.14	0.00 *	112.40	0.00 *	HOMEOWNERS	-3,601.02
December	0.00	0.00	0.00	110.85 *	HAZARD INS	-3,711.87
January	248.14	496.18 *	112.40	0.00 *	HOMEOWNERS	-3,215.69

New York Residents: Planet is obligated to make all payments for taxes for which the real property tax escrow account is maintained and if any such payments are not timely, Planet is responsible for making such payments including any penalties and interest; You are obligated to pay one-twelfth of the taxes each month to Planet which will be deposited into the real property tax escrow account, unless there is a deficiency or surplus in the account, in which case a greater or lesser amount may be required; Planet must deposit the escrow payments made by you in a banking institution or a licensed branch of a foreign banking corporation whose deposits are insured by a federal agency; and Planet cannot impose any fees relating to the maintenance of the real property tax escrow account.

NEW YORK RESIDENTS: Please be advised that Planet Home Lending, LLC ("Planet") is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Planet with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Nevada Residents: You may specify the disposition of any excess money within 20 days after you receive this statement.

Oregon Residents Only: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 866-882-8187 or www.planethomelending.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: This communication is being sent for compliance and/or informational purposes only, and is not an attempt to collect a debt or impose personal liability on the recipient except as permitted by law. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof who has received a discharge of such debt in accordance with applicable bankruptcy laws or who is subject to the automatic stay of Section 362 of the US Bankruptcy Code. Planet Home Lending, LLC retains its rights under its security instrument, including the right to foreclose its lien.

Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending, LLC is a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

TABLE 2 - ESCROW ACTIVITY HISTORY - CONTINUED

Month	Payments to Escrow Account		Payments from Escrow Account		Description	Escrow Account Balance
	Projected	Actual	Projected	Actual		
January	0.00	0.00	0.00	112.40 *	HAZARD INS	-3,328.09
February	248.14	496.18 *	112.40	0.00 *	HOMEOWNERS	-2,831.91
February	0.00	0.00	0.00	172.44 *	COUNTY	-3,004.35
February	0.00	0.00	0.00	15.30 *	COUNTY	-3,019.65
February	0.00	0.00	0.00	10.20 *	COUNTY	-3,029.85
February	0.00	0.00	0.00	112.40 *	HAZARD INS	-3,142.25
March	248.14	248.09 *	172.44	0.00 *	COUNTY	-2,894.16
March	0.00	0.00	15.30	0.00 *	COUNTY	-2,894.16
March	0.00	0.00	10.20	0.00 *	COUNTY	-2,894.16
March	0.00	0.00	112.40	0.00 *	HOMEOWNERS	-2,894.16
March	0.00	0.00	0.00	103.46 *	HAZARD INS	-2,997.62
April	248.14	0.00 *	112.40	0.00 *	HOMEOWNERS	-2,997.62
April	0.00	0.00	0.00	112.40 *	HAZARD INS	-3,110.02
May	248.14	248.09 *	112.40	0.00 *	HOMEOWNERS	-2,861.93
May	0.00	0.00	0.00	110.85 *	HAZARD INS	-2,972.78
June	248.14	992.41 *	112.40	0.00 *	HOMEOWNERS	-1,980.37
June	0.00	0.00	0.00	112.40 *	HAZARD INS	-2,092.77
July	248.14	248.14	112.40	0.00 *	HOMEOWNERS	-1,844.63
July	0.00	0.00	0.00	110.85 *	HAZARD INS	-1,955.48
August	248.14	248.14	306.18	306.18	VILLAGE/BORO	-2,013.52
August	0.00	0.00	18.31	18.31	VILLAGE/BORO	-2,031.83
August	0.00	0.00	12.20	12.20	TAXES	-2,044.03
August	0.00	0.00	978.43	1,024.13 *	SCHOOL	-3,068.16
August	0.00	0.00	69.36	72.06 *	SCHOOL	-3,140.22
August	0.00	0.00	46.24	48.04 *	SCHOOL	-3,188.26
August	0.00	0.00	112.40	0.00 *	HOMEOWNERS	-3,188.26
August	0.00	0.00	0.00	1,780.78 *	DLQ TAX PEN	-4,969.04
August	0.00	0.00	0.00	112.40 *	HAZARD INS	-5,081.44
September	248.14	496.28 *	112.40	0.00 *	HOMEOWNERS	-4,585.16
September	0.00	0.00	0.00	200.00 *	DLQ TAX PEN	-4,785.16
September	0.00	0.00	0.00	112.40 *	HAZARD INS	-4,897.56
October	248.14	1,240.70 E	112.40	112.40 E	HOMEOWNERS	-3,769.26
October	0.00	0.00 E	0.00	112.40 E	HOMEOWNERS	-3,881.66
November	248.14	248.14 E	112.40	112.40 E	HOMEOWNERS	-3,745.92
December	0.00	248.14 E	0.00	112.40 E	HOMEOWNERS	-3,610.18
Totals	\$2,977.68	\$5,210.49	\$2,977.46	\$5,219.65		

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

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IN RE:	:	CASE NO.: 19-21533-GLT
	:	CHAPTER: 13
Roger David Patterson and Tina Marie Patterson,	:	
	:	
Debtor.	:	HON. JUDGE.: Gregory L. Taddonio
	:	
	:	
	:	
	:	
	:	
	:	

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CERTIFICATE OF SERVICE

On December 10, 2021, I served a true copy of the annexed **NOTICE OF MORTGAGE PAYMENT CHANGE** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service within the State of New York, addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Richard Postiglione
FRIEDMAN VARTOLO LLP
1325 Franklin Avenue, Ste. 160
Garden City, New York 11530
T: (212) 471-5100
F: (212) 471-5150

SERVICE LIST

Roger David Patterson
2049 Walton Road
Finleyville, PA 15332
Debtor

Tina Marie Patterson
2049 Walton Road
Finleyville, PA 15332
Joint Debtor

Coleen A. Jeffrey
Scott B. Lang & Associates, P.C. #1
535 Clairton Boulevard
Pittsburgh, PA 15236
Debtor's Attorney

Scott B. Lang
426 Wray Large Road
Jefferson Hills, PA 15025

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Trustee

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
U.S. Trustee